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2005 SEP 22 AM 10 29

9-19-2005

Federal Deposit Insurance Corporation
San Francisco Regional Office
Director John F. Carter
25 Jessie St. at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

I am writing today to urge you to decline Wal-Mart's request for an ILC charter in Utah.

I know my history and am very much opposed to mixing banking and commercial business.

In addition, I am still a firm believer that there should be some community need before approving new banking charters.

By setting up Wal-Mart to nationwide branch banking, you will be imperiling a multitude of Community banks that are the financial backbone of many rural communities.

Please deny the Wal-Mart application.

Sincerely,
Sherman County Bank

G. E. Wortman, President

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